

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
Franklin A. Schuffert) Case No. 22-20769 JAD
)
) Chapter 13
Debtor(s).) Related to ECF No. 5, 22
)
) X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtors
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Chapter 13 Plan dated 4-14-2022
- ☐ Amended Chapter 13 Plan dated _____

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$1,420 to \$1,640 per month.

effective 8/24; and/or the Plan term shall be changed from ____ months to ____ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☐ Other:
- Rocket Mortgage Cl #5 to govern with all payment changes of record implemented.
 - IRS Cl #4-2 to govern.
 - Legal fees of \$500 added. This does not exceed the no-look fee.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a de novo hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 7th day of August, 2024;

FILED
8/7/24 3:57 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA


JEFFERY A. DELLER
United States Bankruptcy Judge

Stipulated by:

/s/ Kenneth Steidl
Counsel to Debtor

Stipulated by:

/s/ James Warmbrodt
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:
Franklin A. Schuffert
Debtor

Case No. 22-20769-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 07, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2024:

Recip ID	Recipient Name and Address
db	+ Franklin A. Schuffert, 116 Deerwood Drive, Pittsburgh, PA 15235-2621

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 08 2024 00:04:46	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 08 2024 00:04:48	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15494107	+ Email/Text: jdryer@bernsteinlaw.com	Aug 07 2024 23:51:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15475409	+ Email/Text: sbse.cio.bnc@mail@irs.gov	Aug 07 2024 23:51:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15479028	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 07 2024 23:51:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
15475410	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 07 2024 23:51:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15475412	+ Email/PDF: resurgentbknofications@resurgent.com	Aug 08 2024 00:04:21	LVNV Funding LLC, C/o Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497
15477576	Email/PDF: resurgentbknofications@resurgent.com	Aug 08 2024 00:04:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15475411	Email/Text: ml-ebn@missionlane.com	Aug 07 2024 23:50:00	Lendup Card Services, Inc., PO Box 31535, Tampa, FL 33631-3535
15475421	Email/Text: ml-ebn@missionlane.com	Aug 07 2024 23:50:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
15475420	Email/Text: ml-ebn@missionlane.com	Aug 07 2024 23:50:00	Mission Lane LLC, Po Box 105286, Atlanta, GA 30348
15475414	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 07 2024 23:52:00	Midland Credit Management Inc., 320 East Big Beaver, Troy, MI 48083-1271
15481685	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 07 2024 23:52:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15475417	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 07 2024 23:52:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15475422	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 08 2024 00:05:16	Portfolio Recovery Associates, LLC, 120

District/off: 0315-2

User: auto

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Date Rcvd: Aug 07, 2024

Form ID: pdf900

Total Noticed: 23

15475423	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 08 2024 00:16:58	Corporate Blvd Ste 100, Norfolk, VA 23502 Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15484644	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 08 2024 00:03:55	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15475424	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 07 2024 23:52:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15475425	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 08 2024 00:04:49	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15475427	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 07 2024 23:52:00	Rocket Mortgage, 1050 Woodward Ave, Detroit, MI 48226-3573
15480939	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 07 2024 23:52:00	Rocket Mortgage, LLC fka Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
15475797	^ MEBN	Aug 07 2024 23:49:28	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
TOTAL: 22			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15475413	*+	LVNV Funding LLC, C/o Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497
15475415	*+	Midland Credit Management Inc., 320 East Big Beaver, Troy, MI 48083-1271
15475416	*+	Midland Credit Management Inc., 320 East Big Beaver, Troy, MI 48083-1271
15475418	*+	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15475419	*+	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15475426	*+	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497

TOTAL: 1 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmlawgroup.com

District/off: 0315-2

User: auto

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Date Rcvd: Aug 07, 2024

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Kenneth Steidl

on behalf of Debtor Franklin A. Schuffert julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st
eidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 5